

Certificate Number: 03621-PAE-DE-038101607

Bankruptcy Case Number: 23-13632



03621-PAE-DE-038101607

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 16, 2024, at 12:32 o'clock PM EST, Paul J Daoud completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 16, 2024 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor